

# LET'S TALK

YOUR WGA  
PENSION AND HEALTH

BENEFITS



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[www.wgaplans.org](http://www.wgaplans.org)

Vol. 20 No. 2 Summer 2006

## *The CREDIT IS GREAT, But Am I Covered?*

### Why Your Summary of Compensation and Contributions Is So Important

After the joy of each sale or assignment, comes that nagging question, “Am I covered? Do I have enough eligible earnings for another year of health care benefits?”

Health Fund coverage is a very big deal. It can mean the difference between security for you and your family vs. a catastrophic financial loss in the event of a serious illness or injury. That’s high stakes drama!

So how do you track the reported earnings that qualify you for employer-paid health coverage? CUT TO: The Summary of Compensation and Contributions.

If you’ve earned eligibility since 2004, you’ve already received at least one of these Summaries.

Each Summary lists all earnings that have been reported on your behalf during your personal earnings cycle that will be used to determine if you qualify for a year of employer-paid Health Fund coverage. You’ll receive the Summary approximately three months before the close of your personal earnings cycle. This gives you time to review it and report any discrepancies before your cycle ends.

You want peace of mind, so do yourself a favor: When your Summary arrives — open it! Read it. Study it. Become one with it. If you need help understanding it, call the Administrative Office at (818) 846-1015.

The vital information contained in your Summary of Compensation and Contributions could lead to the two best words since “You’re hired.” — “You’re covered!”

Daryl G. Nickens  
Trustee,  
Chair — Communications Committee

*Read it. Study it.  
Become one with it.*



# HEALTH NEWS

## Summary of COMPENSATION AND CONTRIBUTIONS

### TERMS TO KNOW

#### QTR/YEAR

Date you performed the writing services for which you were paid or due compensation OR when the program you wrote re-airs. (Residuals are reportable when your project re-airs, not when the original services were performed.)

#### EMPLOYER NAME/PROJECT TITLE

Simple but critical information especially if you work on several projects for one employer during the year. If you see the description “No Project Title,” it means the Fund is missing this information. (Use the response sheet to update project information.)

#### SUBJECT COMPENSATION

Amount reported to the Fund on which contributions were made by your employer. *Flat deals* have ceilings beyond which no further earnings are reportable. *Weekly earnings* may have a ceiling, depending on your hired services. See page 2 of your Summary for more information.

#### PENULTIMATE PAGE

Place to indicate updated, missing or misreported information. Return this to the Fund with copies of your check stubs and contracts as indicated. ***If everything on the Summary is correct, you don't need to return the form.***

If you have questions about your Summary, please contact the Eligibility Department at [eligibility@wgaplans.org](mailto:eligibility@wgaplans.org) or the Employer Compliance Department at [employercompliance@wgaplans.org](mailto:employercompliance@wgaplans.org) or call (818) 846-1015.

## MENTAL HEALTH AND SUBSTANCE ABUSE BENEFIT IT ALL ADDS UP

When using the mental health and substance abuse benefit provided under our Health Fund, it's important to know how the total number of visits are calculated.

First of all, the benefit provides up to:

- 45 outpatient sessions per year with a participating provider(s) (i.e., in-network); OR,
- 20 outpatient sessions per year with a non-participating provider(s) (i.e., out-of-network).

This does not mean that you get a total of 65 visits. All visits — whether in-network or out-of-network — *cross accumulate*.

**Example** John completes 20 visits with an in-network provider. He has 25 more visits available with an in-network provider and 0 visits available for use with an out-of-network provider.

Keep in mind when you stay *in-network*, your only out-of-pocket is a \$15 co-pay per visit. When you go *out-of-network*, you'll pay 30% of all covered services and 100% of all charges beyond R&C.



### Did You Know?

Reasonable and Customary (R&C) expenses for both medical and dental are updated twice a year to reflect changes in the providers' charges.

## GET ONLINE WITH DELTA DENTAL

At Delta Dental's website, [deltadentalca.org](http://deltadentalca.org), you can —

DO YOU HAVE COMMENTS, IDEAS OR QUESTIONS FOR LET'S TALK?

WRITE TO US AT:  
[TALKBACK@WGAPLANS.ORG](mailto:TALKBACK@WGAPLANS.ORG)

- Check your benefits and eligibility.
- Print a customized ID card.
- Find a nearby dentist or see if your dentist is a Delta dentist.
- Get answers to frequently asked questions.
- Submit an inquiry to its Customer Service Department.
- Take a virtual tour of Delta to learn more about benefits.
- Get tips on effective dental health and make the most of your dental benefits.
- Access guides to help you understand benefit documents.
- Download and print claim forms.



## RX Got Questions?

**Leaving town for a few months and need a refill in advance? Lost your medication?** Courtesy over-rides can be granted in certain circumstances. Call Medco, (800) 987-6551, for special authorization.

**Want to use your RX Plan for drugs that are available over-the counter (OTC)?**

Sorry. Effective 5-1-04, this is not allowed.

**Is it ever possible for a non-covered medication to be covered under the Plan?**

For certain drug classes, it may be possible. Your prescribing doctor must send a letter of medical necessity to the Health Fund's Nurse Case Manager. Currently, those drug classes are: OTC Proton Pump Inhibitors (PPI's), Non-Sedating Antihistamines and Testosterone Replacement Drugs.

**Is it possible to get a brand name drug even if a generic is available?**

When your provider writes DAW (dispense as written) on your prescription, it enables you to obtain the brand name medication even when there is a generic equivalent. However, know that you'll be charged the generic co-pay **plus** the difference between the cost of the brand name drug and the cost of the generic drug.

**What's with Mail Order?**

All maintenance medications (those you take on a daily basis) are required to be filled through the mandatory mail order program with Medco. You can get a quantity of 90 pills (three-month supply) with *up* to four refills.

Note that Medco is required by law to fill your prescription *exactly* as written and they cannot pro-rate your co-pay. So, to get the most from your RX benefit, make sure your doctor writes your maintenance medication RX as a three-month supply with four refills.

## WHERE ART THOU?

If your name is on this list, or you know how to reach someone on this list, please contact the Administrative Office at (818) 846-1015, ext. 176.

Baratourian, Steve	Mazer, Daniel Gideon	Rubinek, Saul
Biller, Ken	McGee, American	Scinto, David
Graves, Alex	Moffat, Peter	Scott, Kelsley
Huebel, Rob	Mottern, James	Sheridam Naomi
Hooks, Kevin	Reid, Elinor	Sklavan, Petter
Mc Nichols, Dennis A.	Roe, Edward W.	Skyler, Tristine
Maccoby, Nora H.	Royal, Bert	Terrero, Jessy



### Did You Know?

You can use online banking to pay for your Health Fund dependent premiums and make COBRA payments.

Call the Administrative Office for details at (818) 846-1015.

## DEATH BENEFITS *What You and Yours Should Know*

**Though never a fun topic**, it's a good idea to discuss death benefits from the Plan with your Beneficiary. Here are the most frequently asked questions to help guide that discussion.

### IS THERE A DEATH BENEFIT PAYABLE FROM THE PENSION PLAN?

Death benefits are payable if you die before you retire under the Plan (i.e., start collecting retirement benefits) and certain requirements have been met. It's called a *Pre-Retirement Death Benefit*. (All benefits **after** you retire are determined by the pay-out option you choose at the time of retirement.)

### WHAT ARE THE REQUIREMENTS FOR YOUR BENEFICIARY TO BE ELIGIBLE TO RECEIVE A PRE-RETIREMENT DEATH BENEFIT?

You must have earned at least two Qualified Years under the Plan and accumulate at least \$200 in Employer Contributions.

### IF THE REQUIREMENTS ARE MET, WHAT IS THE PRE-RETIREMENT DEATH BENEFIT YOUR BENEFICIARY WOULD RECEIVE?

Your Beneficiary may receive either a **Normal Death Benefit** or a **Surviving Spouse Benefit** (if requirements are met).

- The Normal Death Benefit is a 100% return of Employer Contributions, subject to Internal Revenue Code limits.
- If your beneficiary qualifies for a Surviving Spouse Benefit according to the Plan, he/she would receive either a monthly benefit or a lump sum (never both). To qualify for a Surviving Spouse Benefit, the Participant at the time of death must:
  - Be vested;
  - Be married at least one year or have a Qualified Domestic Partnership on file for at least one year; **AND,**
  - Not be retired under the Plan.
- Visit [www.wgaplans.org](http://www.wgaplans.org) (go to the Benefit Pension Tabs and choose Death Benefit) for details.



### HOW DO YOU KNOW IF THERE IS A PRE-RETIREMENT DEATH BENEFIT PAYABLE TO MY BENEFICIARY?

Your most recent Pension statement will give you that information if you meet the requirements.

### HOW CAN YOU CHANGE YOUR BENEFICIARY?

A Designation of Beneficiary Form filed with the Administrative Office is required to update any Beneficiary information. The form is available for download from the Benefits website, [www.wgaplans.org](http://www.wgaplans.org). You will need to print the form, complete and return it to the Administrative Office (by US mail).

### WHAT ABOUT CHANGING JUST ONE OF YOUR BENEFICIARIES?

You still need to complete an entirely new Designation of Beneficiary Form. Any Designation of Beneficiary Form that you submit will replace all others on file.



### Did You Know?

The Plan offers a terminal illness benefit. For more information, contact the Administrative Office at (818) 846-1015.



# DEAR DOROTHY

Please feel free to write to Dorothy at the Producer-WGA Pension Plan and The Writers' Guild-Industry Health Fund, 1015 North Hollywood Way, Burbank, CA 91505 with your questions. Also, Dorothy is now online: e-mail

[DearDorothy@wgaplans.org](mailto:DearDorothy@wgaplans.org).

Your questions may be answered in the next issue of "Let's Talk" or published on the website.

*Dear Dorothy,*

*I was just enrolled in the WGA Pension Plan. Is there a place on the website where I can track my account? Or failing that, how often will I get a statement and will it be via e-mail or US mail?*

— *New Participant in New York*

Dear New Participant:

You'll receive a package of materials from the Pension Plan within 90 days after you become a new Participant. You'll become a new Participant in the Plan on January 1 after the first required contributions are made to the Pension Plan on your behalf.

Meanwhile, you can learn more about the Plan by visiting our website at [www.wgaplans.org](http://www.wgaplans.org). Though you cannot track your status in the Plan on the website, it has a lot of valuable general information. Personalized statements from the Plan are mailed to you twice a year. The last statement was mailed in early 2006 capturing contributions received in 2005. Unfortunately, there's no information at this time that can be provided via e-mail.

*Dear Dorothy,*

*I keep hearing about the Bird Flu. What is the Administrative Office doing to be prepared in case this virus hits Burbank?*

— *Very Concerned in the Valley*

Dear Very Concerned:

The Health Fund is monitoring activities and events associated with the Bird Flu and how it could affect our Participants across the country.

For information and updates visit —

- Visit <http://www.cdc.gov/flu/avian/> or <http://www.dhs.ca.gov/>; or,
- Call the Center for Disease Control and Prevention at (800) 232-4636.

*Dear Dorothy,*

*I'm 72 years old. I wrote one script 30 years ago and my employer made a \$1000 contribution on my behalf. Why doesn't the WGA just cut me a check for that amount?*

— *Puzzled in Pasadena*

Dear Puzzled:

First of all, you must be vested in order to get a retirement benefit from the Pension Plan. Based only on the earnings resulting in the contribution amount stated in your letter, you are currently not vested.

Secondly, even if you were vested, the Plan does not provide you a refund of the employer contributions made on your behalf. Though we use employer contributions made on your behalf (along with other variables) to calculate your individual benefit, you do not have an individual Pension Plan account like you would have with an IRA or 401(k). All of the contributions are held as assets of the Plan; therefore, Participants cannot make withdrawals or borrow from the Plan.

You'll find more information on this topic at [www.wgaplans.org](http://www.wgaplans.org) ("Let's Talk" archives, Vol. 19, No. 1, Spring 05, Page 4).

## FAST FACTS

### HEALTH

To get the most from your dental benefits, seek treatment from a Delta Dental PPO dentist. Go to: [www.deltadentalca.org/how/nomdp.html](http://www.deltadentalca.org/how/nomdp.html).

If your Rx is filled with a brand name even though a generic is available, you'll be subject to the co-pay as well as the difference in their costs.

If you lose your health coverage and you're no longer eligible for extended coverage through COBRA, you have other self-pay options, including —

- Advantage Insurance Services (888) 558-4247; or,
- The Entertainment Industry Group Insurance Trust (TEIGIT) (323) 782-4713.

### PENSION

Your pension payments can be deposited directly into your checking or savings account. Log on to [www.wgaplans.org](http://www.wgaplans.org), fill out the Electronic Funds Transfer ("EFT") Authorization form, and send it to the Administrative Office.

If you retire early (before age 65) you can go back to work anytime after the first month of your retirement and still get your pension.

Lump Sums are only available for payment of a retirement benefit when the Lump Sum actuarial value of the total benefit is \$5,000 or less.

Producer-WGA Pension Plan  
 Writers' Guild-Industry Health Fund  
 1015 North Hollywood Way  
 Burbank, CA 91505

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**PRODUCER-WRITERS GUILD OF AMERICA PENSION PLAN  
 WRITERS' GUILD-INDUSTRY HEALTH FUND**

<b>IMPORTANT NUMBERS AND WEBSITES</b>			
<b>FOR QUESTIONS ABOUT . . .</b>	<b>CONTACT . . .</b>	<b>BY CALLING . . .</b>	<b>OR LOG ON TO . . .</b>
Eligibility, Claims, General Health and Pension Benefits, Life and AD&D Insurance	Administrative Office	(818) 846-1015 (800) 227-7863	<a href="http://www.wgaplans.org">www.wgaplans.org</a>
Regular and Low Option Plan Inside CA Outside CA	Blue Cross PHCS	(800) 888-4825 (800) 258-9983	<a href="http://www.bluecrossa.com">www.bluecrossa.com</a> <a href="http://www.phcs.com">www.phcs.com</a>
Open Access Plan	PHCS	(800) 258-9983	<a href="http://www.phcs.com">www.phcs.com</a>
Prescription Drug Benefits	MEDCO	(800) 987-6551	<a href="http://www.medco.com">www.medco.com</a>
Mental Health and Substance Abuse Benefits	PBHI	(888) 301-0056	<a href="http://www.PBHI.com">www.PBHI.com</a>
The Industry Health Network	TIHN	(800) 876-8320	<a href="http://www.mptvfund.org">www.mptvfund.org</a>
DPO Dental Plan	Delta Preferred	(800) 765-6003	<a href="http://www.deltadentalca.org">www.deltadentalca.org</a>
DeltaCare Dental HMO	DeltaCare PMI	(800) 422-4234	<a href="http://www.deltadentalca.org/pmi">www.deltadentalca.org/pmi</a>
<b>TIHN HEALTH CENTER LOCATIONS</b>			
<b>Bob Hope Health Center</b> , centrally located in Mid-Wilshire			(323) 634-3850
<b>Westside Health Center</b> , in West LA and near Santa Monica			(310) 996-9355
<b>Woodland Hills Health Center</b> , in the San Fernando Valley			(818) 876-1050
<b>Toluca Lake Health Center</b> , in Burbank's media district			(818) 556-2700
<b>Santa Clarita Health Center</b> , in nearby Valencia			(661) 284-3100